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Re: Our file: 97171-00006 Examiner: Kirsten Sachwitz Apple
Applicants: Steven C. Halper and Constance A. Wilson Art Unit: 3693
Serial No.: 09/993,072
Filing Date: 11/13/2001
Title: Predatory Lending Detection System and Method Therefor

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Transmittal of Information Disclosure Statement
2. Form PTO/SB/08A (3 pages)
3. Copies of References 3-20 from Form PTO/SB/08A
4. Transmittal Sheet
5. Postcard Receipt

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

1/10/07
Date

Respectfully submitted,

Mark E. Nikolsky
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Janelle Fava
By: _____
Janelle Fava

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))					Docket No. 97171-00006	
In Re Application Of: Steven C. Halper and Constance A. Wilson						
Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.	
09/993,072	11/13/2001	Kirsten Sachwitz Apple	27614	3693	7208	
Title: Predatory Lending Detection System and Method Therefor						
Address to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450						
37 CFR 1.97(b)						
1. <input type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.						
37 CFR 1.97(c)						
2. <input checked="" type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:						
<input type="checkbox"/> the statement specified in 37 CFR 1.97(e);						
OR						
<input checked="" type="checkbox"/> the fee set forth in 37 CFR 1.17(p).						

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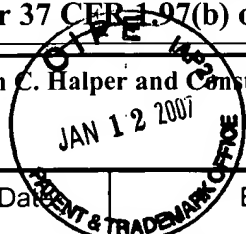
TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.

97171-00006

In Re Application of: Steven C. Halper and Constance A. Wilson



Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/993,072	11/13/2001	Kirsten Sachwitz Apple	27614	3693	7208

Title: Predatory Lending Detection System and Method Therefor

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Mark E. Nikolsky
Signature

Dated: 1/10/07

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	1	of	3
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Complete if Known

Application Number	09/993,072
Filing Date	11-13-2001
First Named Inventor	Steven Halper
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	97171-00006

U. S. PATENT DOCUMENTS

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		Application Number	09/993,072
		Filing Date	11-13-2001
		First Named Inventor	Steven Halper
		Art Unit	3693
		Examiner Name	Kirsten Sachwitz Apple
Sheet 2	of 3	Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	3	Emory University School of Law, "Predatory Mortgage Lending Abuses," http://www.law.emory.edu/PI/ALAS/EXHIB.HTM , last visited on 09/27/2001, pp 1-6.	
	4	American Association of Retired Perspons, "Avoid Predatory Lenders," http://www.aarp.org/contacts/money/prelend.html , last visited on 09/27/2001, pp 1-4.	
	5	Federal Trade Commission, "FTC Consumer Alert! Avoiding Home Equity Scams," http://www.ftc.gov/bcp/conline/pubs/alerts/eqtyalrt.htm , last visited on 09/27/2001, pp 1-2.	
	6	National Consumer Law Center, "Preventing Foreclosures: Spotting Loan Scams Involving Vulnerable Homeowners," http://www.consumerlaw.org/consumer/foreclose.html , last visited on 09/27/2001, pp 1-5.	
	7	Citibank, "Tell Citibank What Is Predatory Lending?," http://www.tellcitibank.org/predatorylending.htm , last visited on 09/27/2001, pp 1-2.	
	8	Center for Community Change, "Anti-Predatory Lending Bill Set To Be Introduced in Senate; Additional Co-Sponsors Are Being Sought," http://www.communitychange.org/NRP/52101alert.asp , last visited on 09/28/2001, pp 1-2.	
	9	Mortgage Bankers Association, "Tackling Predatory Lending: Regulation and Education," Cleveland State University, Cleveland, Ohio, 03/23/2001; http://www.mbaa.org/resources/predlend/2001/0323.html , last visited on 10/12/2001, pp 1-4.	
	10	California Reinvestment Committee, "Press Releases," http://www.calreinvest.org/PredatoryLending/HOEPAFactSheet.html , 02/07/2001, last visited on 10/12/2001, pp 1-4.	
	11	HSH, "Understanding Private Mortgage Insurance," http://www.hsh.com/pamphlets/mgicpmi.html , last visited on 10/24/2001, pp 1-2.	
	12	HSH, "How Mortgage Insurance Works," http://www.hsh.com/pamphlets/mgicmi101.html , last visited on 10/24/2001, pp 1-2.	

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STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

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Application Number	09/993,072
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First Named Inventor	Steven Halper
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	97171-00006

Sheet 3 of 3

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	13	Loanpage, "Private Mortgage Insurance," http://www.loanpage.com/morpmi.htm , last visited on 10/24/2001, pp 1-2.	
	14	"Automated Property Valuation Sample Report," http://www.factualdata.com/prod_serv/EZvalue.htm , 11/30/2001, pp 1-3.	
	15	DataQuick, "News & Updates: DataQuick to Offer All-New Freddie Mac Automated Valuation Model," http://www.dataquick.com/articleitem.asp?industry=3&item=20 , last visited on 11/30/2001, pp 1-2.	
	16	Case Shiller Weiss, "Press Releases," http://www.cswv.com/news/press , last visited on 11/30/2001, pp 1-2.	
	17	Case Shiller Weiss, "Products," http://www.cswv.com/products/ , last visited on 11/30/2001, pp 1-2.	
	18	Case Shiller Weiss, "CASA," http://www.cswv.com/products/casa/ , last visited on 11/30/2001, pp 1-2.	
	19	Case Shiller Weiss, "Sample CASA Report," http://www.cswv.com/products/casa/sample.html , last visited on 11/30/2001, pp 1-2.	
	20	Case Shiller Weiss, "CASA Report Elements and Features," http://www.cswv.com/products/casa/personal.html , last visited on 11/30/2001, pp 1-3.	

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